

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Alfred J. Ferraro  
Kristin E. Ferraro  
aka Kristen E. Ferraro  
*Debtor(s)*

RONDA J. WINNECOUR, Trustee,  
*Movant(s),*

v.  
No Respondents  
*Respondent(s).*

Case No. 16-21105-GLT  
Chapter: 13

Related to Document No. 120

Hearing Date: 10/12/22 at 03:00 PM

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *The 28th of July, 2022*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 120 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before September 12, 2022**, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

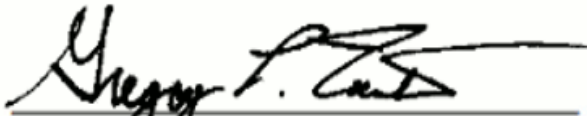
(2) This Motion is scheduled for hearing on **October 12, 2022 at 03:00 PM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

In re:  
Alfred J. Ferraro  
Kristin E. Ferraro  
Debtors

Case No. 16-21105-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 28, 2022

User: auto  
Form ID: 604

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alfred J. Ferraro, Kristin E. Ferraro, 305 St Mary's Road, Latrobe, PA 15650-1324
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 DALLAS PKWY SUITE 425, DALLAS, TX 75254-8067
cr	+ Deutsche Bank National Trust Company, PO Box 9013, Addison, TX 75001-9013
cr	+ Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14202248	+ Greater Latrobe Teacher's Credit Union, 113 East Main Street, New Alexandria, PA 15670-3116
14202253	+ Veripro Solutions, Inc., P.O. Box 3572, Coppel, TX 75019-5538

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 28 2022 23:30:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	Email/PDF: rmscedi@recoverycorp.com	Jul 28 2022 23:41:46	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Jul 28 2022 23:30:00	Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 28 2022 23:41:46	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14227058	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 28 2022 23:29:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14226479	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 28 2022 23:42:07	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14202243	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 28 2022 23:42:06	Capital One Bank, N.A., Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14202245	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 28 2022 23:42:08	Citibank / Sears, Citicorp Credit Services/Centralized Ban, Po Box 790040, Saint Louis, MO 63179-0040
14202244	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 28 2022 23:42:08	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14202246	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 28 2022 23:29:00	Citizen's Bank Auto Finance, Attn: Bankruptcy, 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886-1321
14271503	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 28 2022 23:41:46	DEUTSCHE BANK NATIONAL TRUST COMPANY, ET AL, WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD,

District/off: 0315-2

User: auto

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14202247	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 28 2022 23:39:51	EAGAN, MN 55121-1663 Deutsche Bank National Trust Company, as, Trustee for HSI Asset Securitization Corp, c/o Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14236488	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2022 23:30:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14207378	Email/PDF: rmscedi@recoverycorp.com	Jul 28 2022 23:41:45	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14969675	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 28 2022 23:30:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14202250	+ Email/PDF: gecsed@recoverycorp.com	Jul 29 2022 00:03:57	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202251	+ Email/PDF: gecsed@recoverycorp.com	Jul 29 2022 00:04:10	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202252	+ Email/PDF: gecsed@recoverycorp.com	Jul 28 2022 23:39:51	Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14202254	+ Email/Text: bankrupt-adjdept@wesbanco.com	Jul 28 2022 23:30:00	Wesbanco Bank, Inc., 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, As Trustee F
cr		Deutsche Bank National Trust Company, as Trustee E
14202249		Northwest Consumer Discount Company
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	*+	WesBanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

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Date Rcvd: Jul 28, 2022

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Total Noticed: 26

Name	Email Address
Brian Nicholas	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... bnicholas@kmlawgroup.com
Jeffrey S. Golembiewski	on behalf of Plaintiff Alfred J. Ferraro jgolembiewski@yahoo.com denisegole@yahoo.com
Jeffrey S. Golembiewski	on behalf of Plaintiff Kristin E Ferraro jgolembiewski@yahoo.com denisegole@yahoo.com
Jerome B. Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
Justin P. Schantz	on behalf of Debtor Alfred J. Ferraro jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Justin P. Schantz	on behalf of Joint Debtor Kristin E. Ferraro jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY pawb@fedphe.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
TOTAL: 12	